Please amend the abstract as follows:

Abstract

A method of conducting exchanges of currencies for a finite plurality of entities, at least two of which are in jurisdictions having differing currencies <u>is provided</u>~~,~~ t<u>T</u>he method ~~comprising~~ <u>includes</u>: evaluating the currency exchange requirements of a first entity having a first currency during a first predetermined time frame for ~~buying or selling the first currency and selling or buying currencies other than the first currency;~~ <u>exchanging the first currency with second and third currencies and</u> communicating the currency exchange requirements of the first entity to a central currency exchange management entity[[;]]<u>.</u> <u>Like evaluations are made for the</u> ~~evaluating the currency~~ exchange requirements of at least a second entity having a second currency during the ~~first~~ predetermined time ~~frame~~ for ~~buying or selling~~ the second currency <u>with</u> ~~and selling or buying~~ currencies other than the second currency[[;]] <u>and</u> communicating the currency exchange requirements of the second entity to the central currency exchange management entity<u>.</u>[[;]] ~~obtaining a rate of exchange for buying or selling the first currency and selling or buying currencies other than the first currency; at least obtaining a rate of exchange for buying or selling the second currency and selling or buying currencies other than the second currency; determining a net amount of currency exchange transactions required to buy or sell the first currency to sell or buy currencies other than the first currency; at least determining~~ <u>A determination of</u> a net amount of currency exchange transactions <u>is made and executed</u> ~~required to buy or sell the second currency and to buy or sell the first currency and the other currencies; and executing the net currency exchanges by having the~~ <u>by the</u> central currency exchange management entity ~~execute with an entity separate from the plurality to conduct the currency exchanges for the first predetermined time frame to decrease currency exposures on the first predetermined time frame of the first entity and at least the second entity.~~

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